

**February 29, 2008**  
**PUBLIC NOTICE # 2008-09**

**PUBLIC NOTICE OF INSURANCE COMPANIES**  
**RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

**IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-2054	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	HR3210	0
08-2055	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	HR3210	0
08-2056	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	HR3210	0
08-2106	0313	AEGIS SECURITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MOTOR CLUB GROUP	
08-2107	0313	AEGIS SECURITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	MOTOR CLUB GROUP	0
08-2193	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RATE	NONE	-2.9
07-7593	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	INLAND MARINE	RATE AND VARIANCE	VAR 3C, 9A - TRAVEL INSURANCE PROTECTION	-10.34
08-2085	0163	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
08-2109	0163	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	
08-2121	0163	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
08-2126	0163	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
08-2149	0163	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE	
08-1423	0000	AMERICAN FUJI FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	0
08-2155	0127	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	MOBILEHOMES HO-3	
08-2086	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
08-2110	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	
08-2122	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
08-2127	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	

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08-2150	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE	
08-2114	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	PRECISION PREMIER AND AMERICA	0
08-2144	1279	ARCH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	LANDSCAPERS & RELATED CONTRACTORS	0
08-2051	0457	ARGONAUT GREAT CENTRAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	RETAIL GROCERS	
08-2104	0457	ARGONAUT GREAT CENTRAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	RETAIL GROCERS	
08-2115	0212	ASSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE	PRECISION PREMIER AND AMERICA	0
08-2057	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	HR3210	0
08-2066	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - FIDUCIARY LIABILITY	0
08-2103	0000	BROTHERHOOD MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	MINISTRYFIRST	0
08-2154	0816	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	STONEWOOD VALU	0
08-2156	0816	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	STONEWOOD VALU	
08-2045	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	FIDELITY	RATE	PROF. LIAB. - ASSOCIATION	-15.4
08-2046	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	PROF. LIAB.- ASSOCIATION	-15.4
08-2142	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ASSOCIATION LIABILITY POLICY	
08-2170	0323	CSE SAFEGUARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210 - BOP PLANNED UNIT DEVELOPMENTS	
08-2181	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	CIVIL SERVANT EDUCATORS	0
08-2182	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	CIVIL SERVANT EDUCATORS	
08-2203	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	FIREFIGHTERS AND LAW ENFORCEMENT	0

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08-2206	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	FIREFIGHTERS AND LAW ENFORCEMENT	
08-2065	0075	DEVELOPERS SURETY AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
08-2025	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
08-2082	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
08-2097	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
08-2146	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
08-2163	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	FORMS	COMM GENERAL LIABILITY	
08-2162	1129	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	GROUP 5 & 7	
08-2132	0212	FARMERS INSURANCE EXCHANGE	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE AND VARIANCE	VAR.2,3A&B, 4&9	6.9
08-2093	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE	0
08-2187	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	DIFFERENCE IN CONDITIONS	
08-2133	0212	FIRE INSURANCE EXCHANGE	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE AND VARIANCE	VAR.2,3A&B, 4&9	6.9
08-2087	0163	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	
08-2111	0163	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	
08-2123	0163	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
08-2128	0163	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
08-2151	0163	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE	
08-2184	0000	GATEWAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	COMMERCIAL GENERAL LIABILITY	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-2088	0163	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	
08-2112	0163	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	
08-2124	0163	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
08-2129	0163	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
08-2152	0163	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE	
08-2190	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PEST CONTROL	0
08-2029	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - UMBRELLA/EXCESS	
08-2030	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - UMBRELLA/EXCESS	
08-2031	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - UMBRELLA/EXCESS	
08-2032	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - UMBRELLA/EXCESS	
08-2102	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RATE	NONE	-25
08-2145	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	0
08-2191	0012	ILLINOIS NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PEST CONTROL	0
08-2059	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	HR3210	0
08-2169	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIRE	RULE CHANGE	HR3210.	0
08-2058	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	HR3210	0
08-2022	1326	LINCOLN GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	0
08-2063	1326	LINCOLN GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMM'L GENERAL LIABILITY	

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08-2116	0212	MARYLAND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RATE	PRECISION PREMIER AND AMERICA	0
08-2091	1326	MENDOTA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	MENDOTA SPECIALTY AUTO	9.49
08-2092	1326	MENDOTA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MENDOTA SPECIALTY AUTO	
08-2047	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	INTERMODAL	0
08-2094	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE	0
08-2188	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	DIFFERENCE IN CONDITIONS	
08-2100	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF.LIAB. LAWYERS	0
08-2192	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PEST CONTROL	0
08-2158	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-2160	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	COMMERCIAL OUTPUT	0
08-2049	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-4.5
08-2117	0212	NORTHERN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RATE	PRECISION PREMIER AND AMERICA	0
08-2006	4257	NOVA CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	CHARTER PARTNERS	-9.4
08-2021	4257	NOVA CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	PEST CONTROL	-9.4
08-2033	4257	NOVA CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	RENTAL	-9.4
08-2134	4257	NOVA CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-9.4
08-2161	4257	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	CHARTER PARTNERS	-3.5
08-2183	4257	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PEST CONTROL	-3.5

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08-2060	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	HR3210	0
08-2048	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
08-2101	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	0
08-2105	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
08-2043	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
08-2089	0163	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	
08-2113	0163	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	
08-2125	0163	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
08-2130	0163	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
08-2153	0163	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE	
08-2159	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF LIAB-DIRECTORS & OFFICERS LIABILITY	0
08-2062	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-2007	3489	SOUTHERN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	PINNACLE	0
08-2008	3489	SOUTHERN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	PINNACLE	
08-2023	3098	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	PERSONAL	AUTO LIABILITY	RULE CHANGE	NONE	0
08-2185	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-2186	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-2044	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LAIB. - PRIVATE EQUITY	

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08-2131	0781	ULICO CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	0
08-2194	0781	ULICO CASUALTY COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	HR3210-COMMERCIAL PACKAGE POLICY	0
08-2050	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-4.5
08-2081	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
08-2189	0031	UNITED STATES LIABILITY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA EXCESS PERSONAL	-1.1
08-2026	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
08-2083	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
08-2098	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
08-2147	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
08-2164	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMM GENERAL LIABILITY	
08-2027	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
08-2084	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
08-2099	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
08-2148	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
08-2165	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMM GENERAL LIABILITY	
08-2024	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
08-2061	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	HR3210	0
08-2157	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	GENERTIC AAIS COP	0

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126		TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE AND ADVISORY ORGANIZATIONS					